COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled INTELLIGENT CREDIT CARD SYSTEM, the specification of which:

[x] []	is attached hereto. was filed on	_as Application Serial No	and was amend	ded
[]		 med in PCT International Applic nd as amended under PCT Article		
	•	riewed and understand the conter any amendment referred to above		specification,
	knowledge the duty to die of Federal Regulations	isclose all information I know to s, §1.56.	be material to patentability	y in accordance with
	reby claim the benefit ur listed below:	nder Title 35, United States Code	, §119(e)(1) of any United	d States provisional
	U.S. Serial No.	Filing Date	Statu	ıs
of Federal Re		information I know to be materia th became available between the ate of this application: Filing Date		plication and the
application(s) country other	for patent or inventor's than the United States of	ty benefits under Title 35, United certificate or of any PCT international America listed below and have any PCT international application	ational application(s) designation at a second application and a second and a second application at a second and a second and a second and a second	gnating at least one foreign application
the United St		me on the same subject matter h		<u>-</u>
Count	ry Appl	ication No. Fi		Priority Claimed
			-	[] Yes

Date: 10/16/00

Combined Declaration and Power of Attorney

Page 2 of 2 Pages

Address all telephone calls to SCOTT C. HARRIS at telephone number (619) 823-7778.

Address all correspondence to SCOTT C. HARRIS at:

Customer No. 23844 Scott C. Harris P.O. Box 927649 San Diego, CA 92192-7649

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patents issued thereon.

Full Name of Inventor:

Scott C. Harris

Inventor's Signature:

3329 Cerros Redondos, Rancho Santa Fe, CA 92067

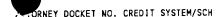
Residence Address:

Citizenship:

USA

Post Office Address:

P.O. Box 927649, San Diego, CA 92192



Applicant or Patentee: Scott C. Harris

Serial or Patent No.:

Filed or Issued:

Herewith

For:

INTELLIGENT CREDIT CARD SYSTEM

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) and 1.27(b)) - INDEPENDENT INVENTOR

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled INTELLIGENT CREDIT CARD SYSTEM described in

[X]	the	specification	filed	herewit	:h.

[] application serial no. , filed .

[] patent no. , issued .

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

no such person, concern, or organization.

persons, concerns or organizations listed below*. []

*NOTE: Separate verified statements are required from each named person, concern, or organization having

	e invention averring to their status as small entities. (37 CFR 1.27)
Full Name:	
Address:	
[] INDIVIDU	AL [] SMALL BUSINESS CONCERN [] NONPROFIT ORGANIZATION
entitlement to small entity:	le, in this application or patent, notification of any change in status resulting in loss of status when any new rule 53 application is filed or prior to paying, or at the time of paying, e or any maintenance fee due after the date on which status as a small entity is no longer
belief are believed to be tru and the like so made are pun Code, and that such willful	atements made herein of my own knowledge are true and that all statements made on information and ue; and further that these statements were made with the knowledge that willful false statements ishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States false statements may jeopardize the validity of the application, any patent issuing thereon, or ified statement is directed.
Inventor: Scott C. Harris	
Signature:	Darsis Date: 10/16/00